



INFORMATION DISCLOSURE CITATION IN AN APPLICATION						Attorney Docket No. 24482/002 09/754929
Title: INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS						
Page 1 of 2	U.S. PATENT DOCUMENTS					
Examiner Initials	Document Number	Date	Name	Class	Sub- Class	Filing Date If Appropriate
<i>WJ</i>	4,916,611	04/90	Doyle, Jr. et al.			
<i>WJ</i>	4,974,878	12/90	Josephson			
<i>WJ</i>	5,090,673	02/92	Kitahara et al.			
<i>WJ</i>	5,117,356	05/92	Marks			
<i>WJ</i>	5,285,384	02/94	Gineris			
<i>WJ</i>	5,600,554	02/97	Williams			
<i>WJ</i>	5,649,116	07/97	McCoy et al.			
<i>WJ</i>	5,875,435	02/99	Brown			
<i>WJ</i>	5,875,437	02/99	Atkins			
<i>WJ</i>	5,911,136	06/99	Atkins			
<i>WJ</i>	5,918,219	06/99	Isherwood			
FOREIGN PATENT DOCUMENTS						
Examiner Initials	Document Number	Date	Name	Country	Sub- Class	Translation
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
Examiner's Signature: <i>WJ</i>				Dated: 9/2/04		

Copy of all cited references are enclosed.

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